



pRide



Memorial Day
May 25
"Lest We Forget"

APRIL/MAY 1997

THE NEWSLETTER BY AND FOR

RHODE ISLAND STATE EMPLOYEES

EMPLOYEE BENEFITS

by Brian Keeler Chief, Employee Benefits

Open Enrollment - Flexible Benefits Plan

You may have heard by now from your agency, or read in the pRide newsletter or from a payroll stuffer, that the State is introducing a Section 125 (IRS rules) Plan, also known as a Flexible Benefits or Flex Plan. An initial Open Enrollment is now in progress. Future Open Enrollments will be held in conjunction with the health plans' Open Enrollment period.

The State has named AFLAC administrator of the plan, to coordinate enrollment and to process requests. The Open Enrollment will progress agency by agency until May. Federal rules require that every employee be given an opportunity to enroll by completing a Salary Redirection Agreement. If for some reason you do not wish to complete this form, you will not be able to enroll again until the next Open Enrollment period (tentatively scheduled for fall 1997). Likewise, if you do enroll now, federal rules do not allow you to disenroll until the next Open Enrollment unless there is a qualifying change in family status.

The Flex Plan is a PRETAX program, which essentially is an IRS approved tax avoidance initiative designed to encourage employees to purchase certain employee benefit plans and to pre tax dependent day care expenses. Here's what's included:

- **The premiums for the first \$50,000 in Group Life benefits**

If you are not currently enrolled, you may do so by completing an Evidence of Insurability form available from your agency.

- **The premiums for the AFLAC only Cancer or Short Term Disability plan.**

If you are not currently participating you may apply when you meet with AFLAC for the completion of the Salary Redirection Agreement.

- **The first \$5,000 for dependent daycare expenses.**

AFLAC will process your expenses for payment.

Further information on the Flex Plan will be available from an AFLAC representative during your agency's Open Enrollment. If you have additional questions, you can call AFLAC in Lincoln, RI at 333-0083.

Benefits Open Enrollment: Coming Your Way

The majority of the State's employees have taken steps to ratify the new medical plans. This makes it possible for the State to begin the process of introducing these plans to employees. **A special open enrollment period beginning this month will allow employees to choose a medical plan, with coverage to be effective June 1, 1997.**

Be sure to review the Medical Plan Comparison Chart and the first edition of RI Benefits Breaking News that you received in March. **You will need to enroll even if you are making no changes to your medical coverage.**

Here are the medical plans that will be available:

Traditional Plan

- Blue Cross' Classic Blue

Preferred Provider Organizations (PPOs)

- Blue Cross' State Blue
- Harvard Pilgrim's PPO
- United Health Care's Choice Plus

Health Maintenance Organizations (HMOs)

- Blue Cross' Blue Chip
- Harvard Pilgrim's HMO
- Tufts' HMO
- United Health Care's Select

During this special enrollment, State employees will:

- Choose coverage levels for dental and vision care;
- Decide whether to buy supplemental life insurance; and
- Decide whether to enroll in the Group Legal Plan.

Every employee who is eligible for coverage will receive detailed information about enrollment. In addition to the materials you've already received, **in mid-April watch for your personal "Meeting in a Box"**, which will include:

- An enrollment workbook to guide you through the enrollment process
- An enrollment video, explaining everything you need to know to enroll

Plus, for the first time, **you will be able to enroll over the phone**, using a telephone enrollment system that will let you call up and make your benefit choices any time of the day or night. Your enrollment packet will explain the new telephone enrollment system.

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Important information on deferred compensation plan on page 2.

OPEN ENROLLMENT EDITION



97-2 1-22-97 Establishes Study Group on Transition of Services to Youth between DCYF and MHRH.

97-3 2-5-97 Creates Governor's Commission to Study Taxation of the Telecommunications Industry in Rhode Island.

97-4 2-6-96 Orders the reorganization of the Department of Human Services.

For more information or copies of Executive Orders, call the **Office of the Executive Counsel, 277-2080, Ext. 258.**

NOTES FROM THE GENERAL TREASURER'S OFFICE



General Treasurer Nancy Mayer is pleased to announce that Fidelity Investments has been chosen as the new vendor to run the deferred compensation 457 plan for Rhode Island State employees. The selection of Fidelity presents the opportunity to put more money to work for retirement through a choice of no-load mutual funds. In addition, it will offer the option of a self directed brokerage account. Currently, only about 2,500 State employees participate in the 457 savings plan, now offered through Aetna and VALIC. Employees who are already participating in the Aetna or VALIC plans may choose to invest their current balances or future contributions with Fidelity. If this is the case, please be aware there may be penalties imposed if you decide to transfer to the Fidelity plan. These penalties are called "contingent deferred sales charges" and are assessed depending upon the age of the account. Fidelity's representatives will be happy to assist you in determining whether or not such penalties will apply to your individual account. The Fidelity plan has no such charges.

The following questions and answers may be of assistance to you with regard to the State's 457 Deferred Compensation Plan:

Q. What is the 457 Deferred Compensation Plan?

A. This program is a tax-deferred way to save for retirement by allowing you to invest part of your pre-tax wages and have them grow tax-free until retirement. It is a supplement to the Employees' Retirement System and will not affect your regular retirement system pension benefits.

Q. I heard that Fidelity is now going to run the 457 plan. What does this mean?

A. Fidelity Investments has been selected by the State Investment Commission to be the new 457 deferred compensation plan administrator. The Fidelity program will feature a selection of no-load mutual funds with different investment styles, thereby providing the opportunity to diversify your investments. The performance of these investments can be followed daily in the financial section of many newspapers. For an additional fee, you can open a self-directed brokerage account which would allow you to buy and sell listed securities including stocks and bonds. Additionally, Fidelity will be offering a comprehensive investment education program designed to help you select investments based on your personal financial goals. An extensive support system will be made available via automated telephone services and by speaking with Fidelity Participant Services Representatives.

Q. When will I be able to invest in Fidelity?

A. July 1997, has been designated as the target date to begin investments. In the Spring, Fidelity will be distributing informational brochures and will offer education seminars. Once Fidelity begins taking investments, all new 457 accounts will be with Fidelity.

Q. How do I contribute to a 457 plan? How much can I contribute?

A. Contributions will be through payroll deductions. Because the 457 plan is tax-deferred, the IRS limits the total amount you can contribute to \$7,500, which will be increased periodically. Once your limit has been reached, no more 457 Plan deductions will be taken from your paycheck.

Q. I already have a 457 account. What happens to my account and can I continue to contribute to my existing 457 account?

A. If you already have a 457 account with Aetna, VALIC, or another provider, you can either keep that account as it

is or transfer your savings to Fidelity. If you want to keep contributing to your existing account, you may continue to do so. If you want to transfer your 457 account to Fidelity, your current provider may require that you pay a surrender charge to them. The amount of the charge depends on the account.

Q. I want to invest with the new Fidelity Program, but I think the charge to transfer my existing account will be high. Can I start another 457 account with Fidelity?

A. Yes. First you should consult with a Fidelity representative to examine what one-time charges, if any, you would face if you transferred your 457 account. You *continued on page 12*

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Deadline for contributions to the June/July issue is May 16, 1997.

The State of Rhode Island is an equal opportunity employer and reasonable accommodations will be provided. For assistance, call EEO Office at 277-3990. (TDD 277-6144).

CORRECTION

The Internet address for the Treasury homepage given in the February/March issue of **pRide** is incorrect.

The correct address is <http://www.state.ri.us/treas/treas.htm>
We regret the error.

Finally,
what you've been
waiting for.

A renowned
team from Boston
is moving to
Rhode Island.

pRide in PERFORMANCE



Governor Lincoln Almond and members of the State Budget Office.

fied and received the award, the highest form of recognition in governmental budgeting.

"I would like to congratulate all those in the Budget Office for their outstanding work," said Almond. "This is a great honor and speaks well not only for the Budget Office, but for the State."

In preparing and presenting the Fiscal 1997 Budget, the State Budget Office was required to satisfy nationally determined standards and guidelines and receive proficient ratings in four categories. Those categories are designed for an independent review group to assess how well the State budget serves as a policy document, a financial plan, an operation guide and a communication device.

NEW RIDOT DIRECTOR SWORN IN



William D. Ankner, Ph.D., former head of Delaware's DOT Financial Management and Budget Office, was sworn in as RIDOT director in February.

While at Delaware's DOT, a position he held for three years, Dr. Ankner also served on the Board of Directors of the Delaware Transportation Institute, and was responsible for development of the state's public/private program.

In the early 1990s, Dr. Ankner served in a variety of positions at the New Jersey DOT, as Director of Policy, Capital Programming and Authorities; a two-year stint as board member with the South Jersey Transportation Authority, and three years as Executive of the New Jersey Transportation Trust Authority.

Prior to his New Jersey experience, Dr. Ankner worked with the Port Authority of New York and New Jersey as Supervisor of Corporate Strategic Planning for five years, and as Supervisor of Transportation Policy for two years.

Dr. Ankner served on the faculty of St. Mary's College of Maryland for eight years, including a one year fellowship with the Federal Highway Administration.

He holds a Ph.D and an M.A. from the University of Ottawa; an L.Ph. from St. Paul's University (Ottawa), and a B.A. from Stonehill College, North Easton, Massachusetts.

BENEFITS OPEN ENROLLMENT

(continued from page 1)

Carriers Pay Costs for Communications Program

It may look expensive, but it's not. The insurance companies are paying the cost of the communications enrollment materials. Also, the "Meeting in a Box" saves the State hundreds of thousands of dollars in lost time, since mandatory meetings won't be necessary.

BITS 'N PIECES



Dorothy Foster, a Certified Nursing Assistant at the RI Veterans Home, recently was named 16th Employee of the Quarter. Dorothy was selected on the basis of her quality work, her rapport with the residents, and the tender-loving-care she provides.

Known as a self-starter, Dorothy requires little supervision in the performance of her duties. She recognizes the needs of her patients, and carries out her responsibilities in a professional way. She is able to handle emergencies with a coolness that guarantees positive results. Dorothy began her career in 1979 at the Veterans Home as a nursing assistant and advanced to her present title of Certified Nursing Assistant.



The staff of the RI Veterans Home collected over 70 gifts for teens during the past Christmas season. The Communications, Morale and Rewards Committee sponsored a "Bring a Teen Gift and Pizza Exchange".

In the photo are l to r, **Diane Roger, Amy Holobowicz, Donna Marshall, Josephine Alves, Cheryle Kelly and Laurie Gilmore.**



The Veterans Home Communications, Morale and Rewards Committee also held a Christmas Cookie sale to raise funds for future events to enhance employee morale.

In the photo are l to r, **Jerry Costa, Donna Marshall, Amy Holobowicz, Josephine Alves and Philip Bennett.**

DEA NOMINATES PROGRAM FOR NATIONAL AWARD

Barbara C. Ruffino, director of the RI Department of Elderly Affairs (DEA), has announced that the agency has submitted a program summary of its Customer Information Center to the John F. Kennedy School of Government in Massachusetts for a 1997 Innovations in American Government award. The award recognizes creative programs in state, federal and municipal government.

The DEA Customer Information Center, which began operations last fall, is designed to be a "one stop shopping" center for information and referral on elder services and programs across the state. In one year, the DEA Customer Information Center has handled over 20,000 inquiries from seniors, their families, and elder caregivers.



(New stadium not required.)

Introducing Tufts Health Plan to the people of Rhode Island.

Tufts Health Plan has been working for the people of Massachusetts for over 14 years. It's our goal to set the standards for high quality care, service and value. And if our member surveys are any indication, we're doing quite a job. This year, our members have again reported a 99% satisfaction rate*. Which means as a Tufts Health Plan member, you'll be in good hands.

Consider Tufts when selecting a health plan. We may not be the team you were hoping for. But you can be sure we'll come through for you.

TUFTS  **Health Plan**
No one does more to keep you healthy.



**No paperwork. No claim forms.
But at least you have your health.**

No other plan makes it easier to visit your doctor.

An Independent Licensee of the Blue Cross and Blue Shield Association.

With over 17,500 doctors to choose from, chances are we've got the one you're looking for!



Access to more physicians and hospitals than any other HMO in Rhode Island, including:

Over 17,500 affiliated physicians in New England, including over 2,700 in Rhode Island and southeastern Massachusetts.

Access to over 110 of the region's leading hospitals including Lifespan, Women & Infants', Hasbro Children's Hospital, Brigham & Women's, Beth Israel, Lahey Clinic, just to name a few.

Ranked nationally as one of the top health plans in the country

Recognized as one of the top 10 HMOs in the country for patient satisfaction and quality of care by leading publications including: *Newsweek*, *U.S. News & World Report*, *Money Magazine* and a leading consumer publication.

Harvard Pilgrim is the only health plan in Rhode Island to receive full accreditation by the

National Committee for Quality Assurance (NCQA), a private, not-for-profit organization dedicated to assessing and reporting on the quality of managed care plans.

Unique choices you won't find with any other health plan

With The Harvard Pilgrim HMO you can choose your primary care physician from a variety of settings including:

One of our 5 conveniently located multi-specialty health centers that provide most of the services you need under one roof including pharmacy, lab, X-ray, optical and dental.

And

Our network of doctors who are affiliated with many of the area's best hospitals. Chances are we've got the doctor you and your family have been seeing for years.

Comprehensive Coverage

Including routine office visits, well-baby visits, immunizations, hospitalization, and world-wide emergency coverage.

Special Programs and Discounts

Discounts at local YMCAs and the Fitness Network®, which contracts with many fine local fitness clubs. There is also a wide range of health education programs ranging from quit smoking classes and managing your diabetes to weight management, including Weight Watchers®.

For more information about joining The Harvard Pilgrim HMO call 1-888-333-4742.

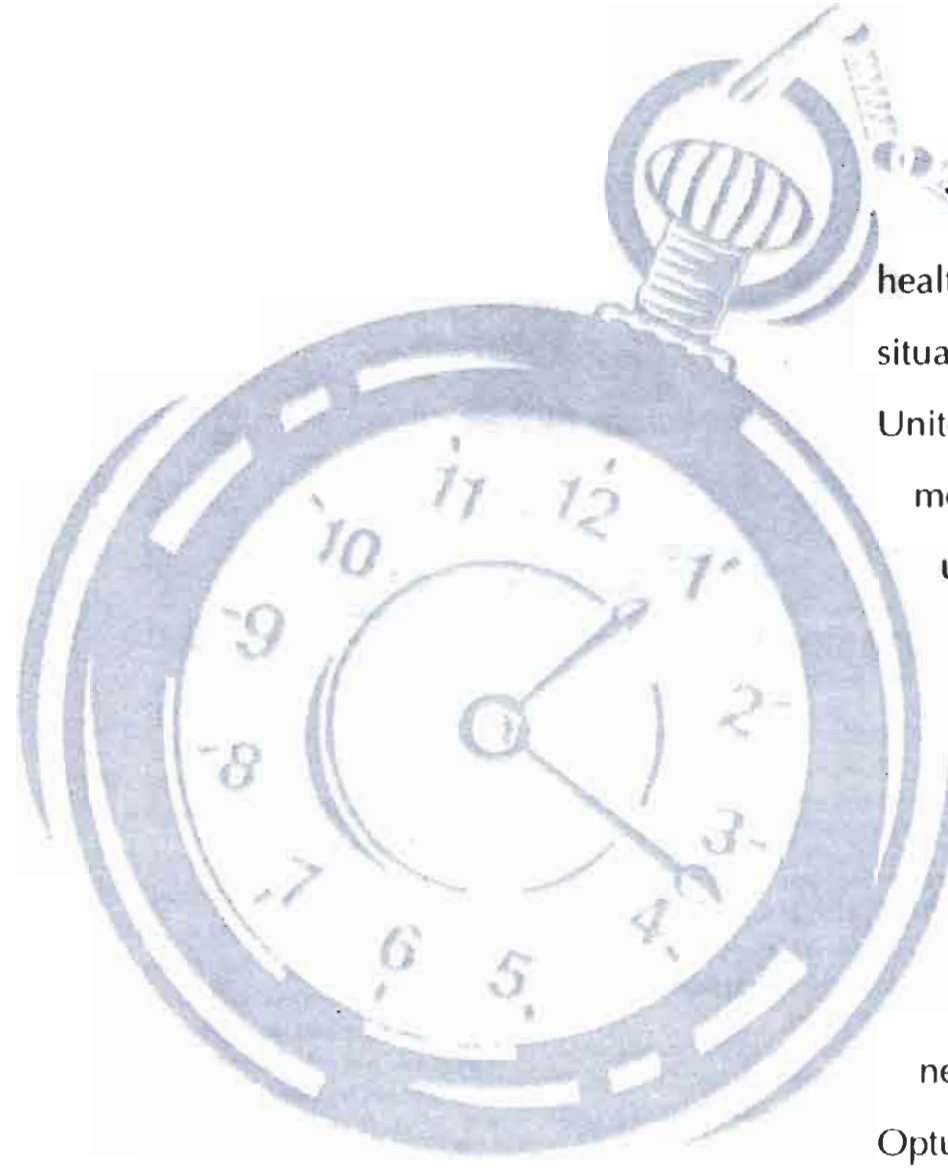


**Harvard Pilgrim
HealthCare of New England**

Making life better is our life's work.™



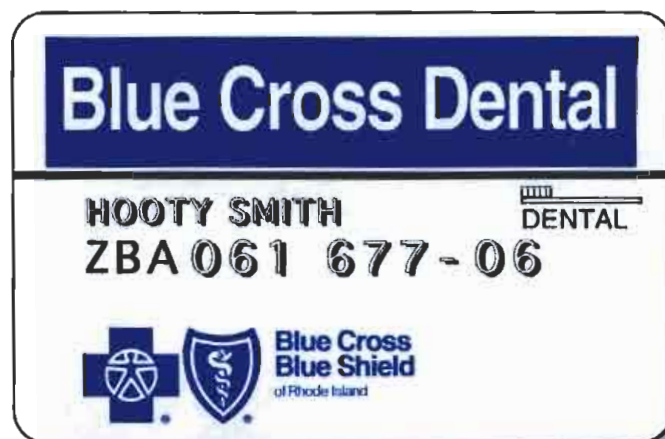
NOWCare: Your After-Hours Alternative

A large, light blue illustration of a stopwatch is positioned on the left side of the advertisement. A stethoscope is wrapped around the top of the stopwatch. The stopwatch face shows numbers from 1 to 12, with the hands pointing to approximately 1:50.

Timing is critical when your health is at stake, whether the situation is physical or personal.

United HealthCare of New England, Inc. members, have **NOWCare**. This unique program provides access to an array of medical and mental health services when members need them. With **NOWCare**, members don't have to wait until morning to call their doctor or counselor, to access urgently needed care, or to consult with Optum® Care24.

Visit us during open enrollment to find out more about **NOWCare** and other services exclusively for United HealthCare of New England members. Or call us at 1-800-371-7780, Monday - Friday, 8:30 am - 5:00 pm.



**Enamel. Gold caps. Your lips.
None of them cover your teeth
more completely than
Blue Cross Dental.**



“
Nothing
 should come between you
 and your doctor.
 Especially your health plan.
 ”



Why I Joined Harvard Pilgrim Health Care of New England.
Diane Siedlecki, M.D., Internist
 "Being a doctor has always been a dream of mine. Even on tough days I realize how fortunate I am to live my dream and touch people's lives."

At Harvard Pilgrim Health Care of New England, we feel there's nothing more important than making sure you and your doctor have a relationship that's close, caring and personal.

We start by letting you choose the doctor you want. In fact, our family of health plans probably includes doctors you've seen for years. If not, we'll work to help you find a doctor you're

| BENEFIT* | COVERAGE* |
|---------------------------------------|-----------|
| Adult and pediatric routine physicals | 100% |
| Immunizations | 100% |
| Worldwide emergency care | 100% |
| Hospitalization | 100% |
| Ambulance Services | 100% |
| Office visits | 100% |
| Prescriptions | 100% |

*For standard HMO product, copayments and benefits may vary by employer.

comfortable with. Once you choose your doctor, your personal physician will look after you to make sure you always receive the best care.

With no paperwork. Claim forms. Unexpected bills. Or unpredictable expenses.

To find out more about the plans available to you, ask your employer or call us directly at 1-800-333-4742.



2/97-2/00



Making life better is our life's work.™

FOR US, IT WAS LIKE WINNING THE M.V.P. AWARD.

This award says that United HealthCare of New England has satisfied more customers than any other health plan in the area.

In a National Research Corp. survey of over 170,000 households nationwide, Rhode Islanders rated us number one for prompt service, easy access, expert network physicians

and outstanding prevention programs.

As the proud recipients of this 1996 Quality Leader Award from NRC, we'd like to thank our team members for making it possible.

UNITEDhealthcareSM
of New England



25 THINGS TO BE HAPPY ABOUT . . .

1. Just enough milk left for your cereal
2. A report card with straight As
3. Bread rising to perfection
4. Visiting family and friends
5. Making a great Alfredo sauce
6. An income tax refund
7. The ability and opportunity to work
8. Watching a baby's first reaction to a mirror
9. Listening to silence
10. The aroma of fresh-perked coffee
11. Working too hard but getting paid for it
12. Reading an entire newspaper without interruption
13. Red geraniums blooming in a kitchen window
14. Making it to the eve of the 21st century
15. Eating a traditional Rhode Island May Breakfast
16. Starting garden plants from seed
17. An unexpected fresh-baked apple pie for supper
18. Finding a good-luck penny on the ground
19. The pungent smell of newly turned soil
20. The many useful items in a hardware store
21. The arrival of the pizza
22. An evening of chamber music
23. Daylight saving time
24. A light left on for you
25. Memorial Day — the unofficial start of summer

—DJB

TASK FORCE PUBLISHES GUIDE BOOK



The State Agency Health and Safety Task Force has published a guide book to be used by Task Force members in implementing high quality safety programs for state employees and the public they serve.

Titled, *The Rhode Map for Safety*, the manual contains major sections defining state agency responsibilities, occupational health and safety guidelines for hazardous conditions, fire safety, maintenance procedures, emergency preparedness and resource lists for assistance in safety program development.

E. Jean Severance, Task Force Chairperson, thanked all those who assisted in the development of the book, the first of its kind in Rhode Island. "A year and a half in development, the book is an example of a fine cooperative effort between state departments" Severance said.

The subcommittee that wrote the guide was chaired by **Kevin Carvalho** of the Department of Administration, assisted by **Frances McGovern**, URI, **Marie Stoeckel**, Department of Health, and **Joseph LaPlante** of the Narragansett Bay Commission. **Patricia Izbicki** of the Department of Environmental Management, chaired the distribution committee, assisted by **Carol Antonizio**, Higher Education Assistance Authority, **Angelo Pizzi**, DCYF, and **Marlene Brennan** of the General Treasurer's Office. **Diane DeStefanis** and **Debra Lafleur** of the Department of Labor completed word processing and document scanning, and the guide was printed and assembled by the RI Training School.

The State Agency Health and Safety Task Force was formed by the Department of Labor to serve as an educational resource for state agency safety programs. In addition to the guide, the agency publishes a quarterly newsletter "Rhode to Safety".

Enforcement of safety programs remains the responsibility of the Occupational Health and Safety Unit in the Department of Labor and Training.

Office of Training and Development Spring Courses

| Date | | Fee |
|-------------------|---|-------|
| April 14 & May 15 | Intro. to Windows 95 | \$ 85 |
| April 14 | Keys to Clerical Success | 89* |
| April 17 & May 29 | Intro to Lotus 1-2-3 for Windows | 110 |
| April 17 | The 3-W's of Successful Mentoring: Getting to Know Successful People | 20 |
| April 18 & May 30 | Intro. to Microsoft Excel for Windows | 110 |
| April 21 | Intro. to Word Perfect 5.1. (DOS) | 110 |
| April 22 | Intro. to Personal Computers | 40 |
| April 23 | Developing Personal Leadership Skills | 80 |
| May 1 | Project Management | 40 |
| May 20 | Using Lotus 1-2-3 (DOS) | 110 |
| May 28 | Intro. to Word Perfect for Windows | 110 |

* Includes text which is a valuable office reference.

For more information on these or other courses, call the Office of Training and Development (OTD) at **277-2877**. For hearing impaired **TDD 277-6144**.

STATE COMPUTER UPGRADED



Congratulations and thanks to **Norm Fischer** and staff at the State Computer Center in Johnston for a great job upgrading the IBM 9672 Parallel Processor, and in migrating the systems on the old Amdahl Computer to the new IBM. These two efforts were accomplished with dispatch, and with absolutely no inconvenience to the departments that use the systems.

Acting Information Processing Officer **Joe Mooney** said, "The upgrade went smoothly because of the excellent teamwork between the Johnston staff and the IBM people. Norm Fischer and his systems staff — **Suzanne Reilly**, **Al Lanni**, **Craig Martin** and **Bob Meyer** — did a fantastic job on installing and bringing up the new operating system. **Dick Ward** and several members of his operations staff — **Jim Pizzutti**, **Richard Grant**, and **Stanley Jamro** — handled their operations responsibilities exceptionally well.

"With the new computer" continued Mooney, "we have noticed a significant increase in systems response time. Batch jobs which were running up to 12 hours, now take less than 8 hours to complete. This represents a 30 to 40 percent saving in operating time."

These changes are part of an overall effort to bring the state's information technology systems up to 21st Century standards.

continued from page 2

should also consider that if you transfer your account, your annual fees may decrease. If you decide not to transfer your existing 457 account to Fidelity, you may stop contributing to your existing account with your current provider and begin contributing to the new Fidelity program. When the surrender charges on your old account expire, you may then consolidate the two accounts into one Fidelity account. In any event, all of your new contributions may go to only one 457 provider.

Q. Can I just keep my 457 account the way I have it now?

A. Yes, you can. If you already have a 457 account, you should take the time to talk to an investment professional to make sure that your money is invested in a way that best meets your needs and at the lowest cost to you.

The above questions and answers are intended to help you make the best choice for your needs. If you have any further questions, please call the Office of the General Treasurer at **277-2397**.